

In re:
Charlene Ann Bigelow
Debtor

Case No. 22-11569-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 07, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:

Recip ID	Recipient Name and Address
db	+ Charlene Ann Bigelow, 1606 Russell Drive, Downingtown, PA 19335-3578
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14698725	+ Bradford Glen Homeowners Association, c/o John S. Carnes, Jr., Esquire, 101 Main Street, Parkesburg, PA 19365-1127
14698724	+ Bradford Glen Homeowners Association, P.O. Box 72733, Thorndale, PA 19372-0733
14698728	+ Capital One Bank (USA) N.A., c/o Law Offices of Hayt Hayt & Landau LL, 2 Industrial Way West, Eatontown, NJ 07724-2265
14701325	+ Ford Motor Credit Company LLC, 1060 Andrew Drive, Suite 170, West Chester, West Chester, PA 19380-5601
14698730	+ Rocket Mortgage, LLC, c/o Stephanie Walczak, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14702842	+ Stanley E. Luongo, Jr., Esquire, 126 West Miner Street, West Chester, PA 19382-3216
14698732	++ WEST BRADFORD TOWNSHIP, 1385 CAMPUS DRIVE, DOWNINGTOWN PA 19335-3690 address filed with court:, West Bradford Township, 1385 Campus Drive, Downingtown, PA 19335
14698733	+ West Bradford Township, c/o Diane E. Boehret, Esquire, Portnoff Law Associates, LTD, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stan.luongo@luongobellwoar.com	Jul 08 2022 00:07:00	STANLEY E. LUONGO, JR., Luongo Bellwoar LLP, 126 West Miner Street, West Chester, PA 19382
smg	Email/Text: megan.harper@phila.gov	Jul 08 2022 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 08 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 08 2022 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 08 2022 00:07:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14698726	+ Email/Text: notices@burt-law.com	Jul 08 2022 00:07:00	Burton Neil & Associates, 1060 Andrew Drive, #170, West Chester, PA 19380-5600
14698727	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 08 2022 00:13:10	CACH, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14698729	+ Email/Text: EBNBKNOT@ford.com	Jul 08 2022 00:07:00	Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
14698731	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 08 2022 00:07:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
14703104	+ Email/Text: bankruptcyteam@quickenloans.com		

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14698732

Email/Text: jdubiel@westbradford.org

Jul 08 2022 00:07:00

Rocket Mortgage, LLC f/k/a Quicken Loans, at. el,
635 Woodward Avenue, Detroit MI 48226-3408

Jul 08 2022 00:07:00

West Bradford Township, 1385 Campus Drive,
Downingtown, PA 19335

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
STANLEY E. LUONGO, JR.	on behalf of Debtor Charlene Ann Bigelow stan.luongo@luongobellwoar.com nicole.werner@luongobellwoar.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	Charlene Ann Bigelow	Social Security number or ITIN: xxx-xx-7128
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/16/22
Case number:	22-11569-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charlene Ann Bigelow	
2. All other names used in the last 8 years		
3. Address	1606 Russell Drive Downingtown, PA 19335	
4. Debtor's attorney Name and address	STANLEY E. LUONGO JR. Luongo Bellwoar LLP 126 West Miner Street West Chester, PA 19382	Contact phone 610-430-6600 Email: stan.luongo@luongobellwoar.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 7/7/22

For more information, see page 2

Case number **22-11569-amc**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 10/4/22

Filing deadline: 12/13/22

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.